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PTO/SB/21 (09-04)

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/839,471	
	Filing Date	04/19/2001	
	First Named Inventor	Dean S. Keil	
	Art Unit	3627	
	Examiner Name	Michael A. Cuff	
Total Number of Pages in This Submission	13	Attorney Docket Number	2240.000006

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	McHale & Slavin, P.A.		
Signature			
Printed name	Ferris H. Lander		
Date	6/7/2005	Reg. No.	43,377

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICANT : Keil, Dean S.
INVENTION : **System and Method for Debit Transactions**
SERIAL NUMBER : 09/839,471
FILING DATE : April 19, 2001
EXAMINER : Cuff, Michael A.
GROUP ART UNIT : 3627
OUR FILE NO. : 2240.000006

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RESPONSE TO OFFICE ACTION OF March 07, 2005

Sir:

In response to the Office Action dated March 7, 2005 having a shortened
statutory period for response set to expire June 7, 2005, kindly amend the above-
entitled application as follows, no new matter is added:

**Amendments to the Claims are reflected in the listing of claims which begins on
page 2 of this paper.**

Remarks/Arguments begin on page 8 of this paper.